

Information to identify the case:	
Debtor 1:	Allen Michael McCall
	First Name Middle Name Last Name
Debtor 2:	Breanne Michelle McCall
(Spouse, if filing)	First Name Middle Name Last Name
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA
Case number:	22-70255-JAD
Social Security number or ITIN:	xxx-xx-3992
EIN:	--_-----
Social Security number or ITIN:	xxx-xx-7510
EIN:	--_-----
Date case filed for chapter:	7 7/25/22

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Allen Michael McCall	Breanne Michelle McCall
2. All other names used in the last 8 years		fka Breanne Michelle Barroner
3. Address	217 Rosser Road Williamsburg, PA 16693	217 Rosser Road Williamsburg, PA 16693
4. Debtor's attorney Name and address	Daniel J. Boger Harold Shepley & Associates LLC 209 W. Patriot Street Somerset, PA 15501	Contact phone 814-444-0500 Email: dnlboger@yahoo.com
5. Bankruptcy trustee Name and address	Lisa M. Swope, Chapter 7 Trustee Neugebauer & Swope, P.C. 219 South Center Street P. O. Box 270 Ebensburg, PA 15931	Contact phone 814-472-7151 Email: lms@nsslawfirm.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 7/26/22
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	August 22, 2022 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	Filing deadline: 10/21/22 Filing deadline: 30 days after the conclusion of the meeting of creditors No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:
Allen Michael McCall
Breanne Michelle McCall
Debtors

Case No. 22-70255-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Jul 26, 2022

User: auto
Form ID: 309A

Page 1 of 4
Total Noticed: 66

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Allen Michael McCall, Breanne Michelle McCall, 217 Rosser Road, Williamsburg, PA 16693-8208
tr	+ Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
15500777	+ Affirm, Inc., Attn: Max Levchin, President & CEO, 746 Rustic Lane, Mountain View, CA 94040-3056
15500782	+ Barclays Bank Delaware, C/O Ilana Zion, Esq., Scott & Associates PC, 6 Kacey Court, Suite 203, Mechanicsburg, PA 17055-9237
15500780	+ Barclays Bank Delaware, C/O Scott & Associates, P.C., Attn: Michael B. Volk, Esq., 6 Kacey Court, Suite 203, Mechanicsburg, PA 17055-9237
15500783	+ Blair Gastroenterology Associates, 810 Valley View Blvd., Altoona, PA 16602-6342
15500793	++ CREDIT CORP SOLUTIONS INC, 121 W ELECTION RD, SANDY UT 84020-7766 address filed with court:, Credit Corp Solutions Inc., 180 West Election Road, Suite 200, Draper, UT 84020
15500795	+ Dish Network LLC, Attn: Executive Escalations, P.O. Box 9040, Littleton, CO 80160-9040
15500802	+ Global Lending Services, LLC, C/O Doug Duncan, Founder and Chairman, 3268 Progress Way, Suite 2089, Wilmington, OH 45177-7700
15500808	M&T Bank, C/O Richard S. Gold, Pres. & COO, One M&T Plaza, Buffalo, NY 14203
15500815	+ Midland Credit Management, Inc., C/O Martin Bunce, Esq., P.O. Box 9329, Catonsville, MD 21228-0329
15500812	+ Midland Credit Management, Inc., C/O Kristina Homoleski, Esq., P.O. Box 9329, Catonsville, MD 21228-0329
15500819	Mortgage Electronic Registration Systems, Inc., P.O. Box 2026, Flint, MI 48501-2026
15500818	+ Mortgage Electronic Registration Systems, Inc., 1901 E. Voorhees Street C, Danville, IL 61834-4512
15500821	+ Navient Solutions, Inc., C/O John F. Remondi, Pres. & CEO, 123 Justison Street, Wilmington, DE 19801-5363
15500832	+ T-Mobile, C/O Mike Sievert, President & CEO, 3618 Factoria Blvd. SE, Bellevue, WA 98006-6128
15500833	+ United States Attorney's Office, Western District of Pennsylvania, Joseph F. Weis, Jr. U.S. Courthouse, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1956

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dnlboger@yahoo.com	Jul 27 2022 00:02:00	Daniel J. Boger, Harold Shepley & Associates LLC, 209 W. Patriot Street, Somerset, PA 15501
smg	EDI: PENNDEPTREV	Jul 27 2022 03:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 27 2022 00:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 27 2022 03:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 27 2022 00:02:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov		

District/off: 0315-7

User: auto

Page 2 of 4

Date Rcvd: Jul 26, 2022

Form ID: 309A

Total Noticed: 66

		Jul 27 2022 00:02:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
15500776	+ Email/Text: backoffice@affirm.com	Jul 27 2022 00:02:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St. Floor 4, Pittsburgh, PA 15212-5862
15500778	EDI: NAVIENTFKASMDOE.COM	Jul 27 2022 03:58:00	Aidvantage, U.S. Department of Education Loan, Servicing, P.O. Box 9635, Wilkes Barre, PA 18773-9635
15500779	+ EDI: AMSHER.COM	Jul 27 2022 03:58:00	Amsher Collection Services, Attn: Bankruptcy, 4524 Southlake Parkway Suite 15, Birmingham, AL 35244-3271
15500781	+ EDI: TSYS2	Jul 27 2022 03:58:00	Barclays Bank Delaware, C/O Barry Rodriguez, CEO, 125 South West Street, Wilmington, DE 19801-5014
15500793	Email/Text: customercareus@creditcorpsolutionsinc.com	Jul 27 2022 00:02:00	Credit Corp Solutions Inc., 180 West Election Road, Suite 200, Draper, UT 84020
15500784	+ EDI: CAPITALONE.COM	Jul 27 2022 03:58:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
15500785	+ EDI: CAPITALONE.COM	Jul 27 2022 03:58:00	Capital One Bank USA, N.A., C/O Capital One Financial Corp., Attn Richard D. Fairbank, Chairman & CEO, 1680 Capital One Drive, Mc Lean, VA 22102-3407
15500786	+ EDI: CITICORP.COM	Jul 27 2022 03:58:00	Citi/Sears, Citibank / Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
15500787	+ EDI: CITICORP.COM	Jul 27 2022 03:58:00	Citibank, C/O Jane Fraser, Pres. & CEO, 701 East 60th Street N., Sioux Falls, SD 57104-0432
15500788	+ EDI: CITICORP.COM	Jul 27 2022 03:58:00	Citibank / Home Depot, C/O Jane Fraser, President & CEO, 701 East 60th Street N., Sioux Falls, SD 57104-0432
15500789	+ Email/Text: bknotice@raslavr.com	Jul 27 2022 00:02:00	Citibank N.A., C/O RAS LaVrar, LLC, Attn: Robert Kline, Esq., 425 Commerce Drive, Suite 150, Fort Washington, PA 19034-2727
15500790	+ Email/Text: mediamanagers@clientservices.com	Jul 27 2022 00:02:00	Client Services, Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
15500791	+ EDI: COMCASTCBLCENT	Jul 27 2022 03:58:00	Comcast, Attn: Legal Department, 1701 JFK Boulevard, Philadelphia, PA 19103-2899
15500792	+ Email/Text: dylan.succa@commercialacceptance.net	Jul 27 2022 00:02:00	Commerical Acceptance Company, Attn: Bankruptcy, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
15500794	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Jul 27 2022 00:07:27	Department of Housing and Urban, Development, Attention: Single Family Notes Branch, 451 Seventh Street, SW, Washington, DC 20410-0001
15500795	+ EDI: DISH	Jul 27 2022 03:58:00	Dish Network LLC, Attn: Executive Escalations, P.O. Box 9040, Littleton, CO 80160-9040
15500797	+ Email/Text: bknotice@ercbpo.com	Jul 27 2022 00:02:00	Enhanced Recovery Company, LLC, P.O. Box 23870, Jacksonville, FL 32241-3870
15500796	+ Email/Text: bknotice@ercbpo.com	Jul 27 2022 00:02:00	Enhanced Recovery Company, LLC, 8014 Bayberry Road, Jacksonville, FL 32256-7412
15500798	Email/Text: bncnotifications@pheaa.org	Jul 27 2022 00:02:00	FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
15500799	+ Email/Text: crdept@na.firstsource.com	Jul 27 2022 00:02:00	Firstsource Advantage, LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609
15500801	Email/Text: bankruptcy@glslc.com	Jul 27 2022 00:02:00	Global Lending Services, LLC, Attn: Bankruptcy, PO Box 10437, Greenville, SC 29603
15500800	+ Email/Text: bankruptcy@affglo.com		

District/off: 0315-7

User: auto

Page 3 of 4

Date Rcvd: Jul 26, 2022

Form ID: 309A

Total Noticed: 66

		Jul 27 2022 00:02:00	Global Credit & Collection Corp., 5440 N Cumberland Ave, Suite 300, Chicago, IL 60656-1486
15500807	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 27 2022 00:07:31	LVNV Funding, LLC, C/O Bryan Faliero, Presidnt & CEO, 55 Beattie Pl, Ste 110, Greenville, SC 29601-5115
15500805	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 27 2022 00:07:31	LVNV Funding, LLC, C/O Resurgent Capital Services, L.P., Suite 110, MS 576, 55 Beattie Place, Greenville, SC 29601-5115
15500804	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 27 2022 00:07:31	LVNV Funding, LLC, c/o Resurgent Capital, P.O. Box 10497, Greenville, SC 29603-0497
15500806	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 27 2022 00:07:46	LVNV Funding, LLC, P.O. Box 10497, Greenville, SC 29603-0497
15500803	+ EDI: LENDNGCLUB	Jul 27 2022 03:58:00	LendingClub, C/O Scott Sanborn, President & CEO, 595 Market Street, Suite 200, San Francisco, CA 94105-2807
15500809	Email/Text: camanagement@mtb.com	Jul 27 2022 00:02:00	M&T Credit Services, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240
15500816	Email/Text: compliance@monarchrm.com	Jul 27 2022 00:02:00	Monarch Recovery Management, Inc., P.O. Box 986, Bensalem, PA 19020
15500817	Email/Text: compliance@monarchrm.com	Jul 27 2022 00:02:00	Monarch Recovery Management, Inc., 3260 Tillman Drive, Suite 75, Bensalem, PA 19020
15500814	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 27 2022 00:02:00	Midland Credit Management, Inc., C/O Ryan Bell, President, 350 Camino De La Reina, Ste 100, San Diego, CA 92108-3007
15500810	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 27 2022 00:02:00	Midland Credit Management, Inc., 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
15500811	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 27 2022 00:02:00	Midland Credit Management, Inc., Attn: Tim Bolin, 350 Camino De La Reina, San Diego, CA 92108-3007
15500813	Email/Text: bankruptcydpt@mcmcg.com	Jul 27 2022 00:02:00	Midland Credit Management, Inc., P.O. Box 301030, Los Angeles, CA 90030-1030
15500820	+ EDI: NAVIENTFKASMSERV.COM	Jul 27 2022 03:58:00	Navient Solutions Inc, Attn: Bankruptcy, PO Box 9500, Wilkes Barre, PA 18773-9500
15500822	+ EDI: AGFINANCE.COM	Jul 27 2022 03:58:00	OneMain Financial, 302 Union Avenue, Altoona, PA 16602-3250
15500823	+ EDI: AGFINANCE.COM	Jul 27 2022 03:58:00	OneMain Financial, C/O OneMain Holdings, Inc., Attn: Doug Shulman, Pres. & CEO, 601 NW Second Street, Evansville, IN 47708-1013
15500829	+ Email/Text: bankruptcynotices@psecu.com	Jul 27 2022 00:02:00	PSECU, Attn: Bankruptcy, PO Box 67013, Harrisburg, PA 17106-7013
15500824	+ Email/Text: bankruptcynotices@psecu.com	Jul 27 2022 00:02:00	Pennsylvania State Employees Credit, Union, C/O George Rudolph, Pres. & CEO, 1500 Elmerton Avenue, Harrisburg, PA 17110-9214
15500828	+ Email/PDF: ebnotices@pnmac.com	Jul 27 2022 00:07:59	PennyMac Loan Services, LLC, C/O Doug Jones, President, 3043 Townsgate Road, Suite 200, Westlake Village, CA 91361-3027
15500826	Email/PDF: ebnotices@pnmac.com	Jul 27 2022 00:07:59	PennyMac Loan Services, LLC, Attn: Correspondence Unit, P.O. Box 950002, Fort Worth, TX 76155-9802
15500825	+ Email/PDF: ebnotices@pnmac.com	Jul 27 2022 00:07:47	PennyMac Loan Services, LLC, Attn: Correspondence Unit, PO Box 514387, Los Angeles, CA 90051-4387
15500827	+ Email/PDF: ebnotices@pnmac.com	Jul 27 2022 00:07:47	PennyMac Loan Services, LLC, 3043 Townsgate Road, Ste 200, Westlake Village, CA 91361-3027

District/off: 0315-7

User: auto

Page 4 of 4

Date Rcvd: Jul 26, 2022

Form ID: 309A

Total Noticed: 66

15500830	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Jul 27 2022 00:07:27	Secretary of Housing and Urban, Development, 451 Seventh Street, SW, Washington, DC 20410-0001
15500831	EDI: RMSC.COM	Jul 27 2022 03:58:00	Synchrony Bank / PayPal, C/O Margaret Keane, Pres. & CEO, 170 West S. Election Road, Draper, UT 84020
15500834	^ MEBN	Jul 26 2022 23:55:34	Velocity Investments, LLC, C/O James J. Mastriani, Esq. Pres & COO, 1800 Route 34N, Suite 305, Wall, NJ 07719-9146
15500835	+ Email/Text: notices@burt-law.com	Jul 27 2022 00:02:00	Velocity Investments, LLC/Lending Club, C/O Burton Neil & Associates, P.C., Attn: Neil Sarker, Esq., 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5601

TOTAL: 53

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2022 at the address(es) listed below:

Name	Email Address
Daniel J. Boger	on behalf of Debtor Allen Michael McCall dnlboger@yahoo.com dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com;ldeist@shepleylaw.com
Daniel J. Boger	on behalf of Joint Debtor Breanne Michelle McCall dnlboger@yahoo.com dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com;ldeist@shepleylaw.com
Lisa M. Swope, Chapter 7 Trustee	lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

TOTAL: 4